DOCUMENT RESUME

ED 234 789 IR 050 419

AUTHOR	Skeen, Molly M.; Wessell, Deborah P.
TITLE	A Basic Library for Savings Institutions. Second Edition.
INSTITUTION	Federal Home Loan Bank, San Francisco, Calif.
PUB DATE	83
NOTE	21p.; For related document, see ED 180 454.
AVAILABLE FROM	Federal Home Loan Bank, 600 California Street, P.O. Box 7948, San Francisco, CA 94120.
PUB TYPE	Reference Materials - Bibliographies (131)
EDRS PRICE	MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS	Annotated Bibliographies; *Banking; Books; Business; *Information Sources; *Library Collections; Periodicals; Reference Materials; Special Libraries

ABSTRACT

This booklet provides brief descriptions of approximately 115 books, journals, looseleaf services, and reference materials pertinent to the thrift industry. It is noted that the bibliography can be used to establish a savings institution library or to update the collection of an existing one. Topics covered include finance, accounting, interest rates, legal and regulatory affairs, lending, management, marketing, operations, personnel, real estate and mortgage lending, savings institutions, and security. Membership prices are listed for material published by the U.S. League of Savings Institutions and other thrift-related organizations; nonmember prices are given for the publications of banking groups. The names and addresses of 50 business information publishers are also provided. (ESR)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED234789

A Basic Library For Savings Institutions

U.S. DEPARTMENT OF EDUCATION
NATIONAL INSTITUTE OF EDUCATION
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

This document has been reproduced as received from the person or organization originating it.

Minor changes have been made to improve reproduction quality.

Points of view or opinions stated in this document do not necessarily represent official NIE position or policy.

"PERMISSION TO REPRODUCE THIS MATERIAL IN MICROFICHE ONLY HAS BEEN GRANTED BY

Molly M. Skeen

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

Molly M. Skeen
Federal Home Loan Bank
of San Francisco

Deborah P. Wessell
Federal Home Loan Bank
of Seattle

Second Edition
1983

IR050419

Introduction

This second edition of *A Basic Library for Savings Institutions* offers brief descriptions of some 115 books and journals pertinent to the thrift industry. It can be used to establish a savings institution library, to update the collection of an existing one, or simply to select publications on a specific topic.

Membership prices are listed for material published by the U.S. League of Savings Institutions and other thrift-related organizations; nonmember prices are given for the publications of banking groups. In all cases, prices may have changed since the preparation of this bibliography. The publishers' addresses and phone numbers on page 20 can be used to verify prices, and to request catalogs of publications and sample issues of journals.

The authors of *A Basic Library* welcome comments, questions, and suggestions for future editions.

Table of Contents

Page

Introduction 3

Finance/Accounting 5

Interest Rate Tables 6

Legal and Regulatory Affairs 6

Lending 8

Management 8

Marketing 10

Operations 11

Personnel 12

Real Estate and Mortgage Lending 13

Reference 14

Savings Institutions 16

Security 18

List of Publishers 20

Finance/Accounting

Books

Asset/Liability Management, *by James V. Baker. American Bankers Association, 1981.* A guide to five different asset/liability management methods. Includes chapters on rate sensitivity analysis and interest rate futures. $27.00

Contemporary Issues in Cash Management. *Bank Administration Institute, 1981.* A collection of papers intended to assist cash managers in understanding new technology, operations data, and the regulatory environment. $30.00

Finance for the Nonfinancial Manager, *second edition, by Herbert T. Spiro. John Wiley & Sons, 1981.* A manager's guide to accounting practices, budgeting, cash management, investments, and other financial topics. $19.95

Handbook of Financial Markets: Securities, Options & Futures, *edited by Frank J. Fabozzi and Frank G. Zarb. Dow Jones-Irwin, 1981.* A guide to portfolio management, which covers the securities, options, and futures markets. Each chapter is written by an expert in the field. $42.50

Handbook of Modern Accounting, *second edition, by Sidney Davidson and Roman L. Weil. McGraw-Hill, 1977.* A comprehensive guide to preparing and interpreting accounting information. $54.95

How to Manage Costs and Pricing. *Financial Managers Society, 1981.* An executive's manual on cost accounting for responsibility reporting and product pricing. Includes step-by-step case studies, glossary, and bibliography. $150.00

Inside the Financial Futures Market, *by Mark J. Powers. John Wiley & Sons, 1981.* A guide to trading financial futures. Describes money market instruments and techniques of price analysis and hedging. $24.95

Internal Audit Manual for Savings Institutions. *Financial Managers Society for Savings Institutions, 1978.* A guide to the internal audit function in savings associations. $90.00

Managerial Finance, *seventh edition, by Fred Weston and Eugene Brigham. Dryden Press, 1981.* An introductory text on the fundamentals of business finance. $23.95

Savings and Loan Associations, an AICPA Audit and Accounting Guide, *revised edition, prepared by the Committee on Savings and Loan Associations. American Institute of Certified Public Accountants, 1979.* A standard audit and accounting guide for savings and loan associations. $7.25

Standard Accounting Manual for Savings and Loan Associations. *U.S. League of Savings Institutions, 1981.* A working guide for the association controller or manager for the regular recording of transactions. The manual assumes a basic knowledge of accounting and the savings and loan business. $75.00

Interest Rate Tables

Books

A Banker's Guide to APR Calculations. *American Bankers Association, 1981.* A manual for computing annual percentage rates for 33 sample loans using a variety of payment options. $60.00

Financial Monthly Mortgage Payments Handbook, *fourth edition. Financial Publishing Company, 1980.* Contains interest rate tables to 24 percent, in amounts to $100,000 and terms to 40 years. Also includes loan progress charts and basic payments tables. $19.50

The Thorndike Encyclopedia of Banking and Financial Tables. *Warren, Gorham & Lamont, 1980.* A collection of tables for banking, investment, mortgage, and financial computations. An annual Yearbook supplements the Encyclopedia with additional tables and related information about investments, taxes, and state usury laws. $60.00

Legal and Regulatory Affairs

Periodicals

Legal Bulletin. *U.S. League of Savings Institutions (bimonthly).* Authoritative articles on savings and loan law plus current court decisions of interest to savings and loan management. Federal and state legislative and regulatory changes are also reviewed. $24.00/year

Washington Financial Reports. *Bureau of National Affairs (weekly).* News and analysis of legislative and regulatory activity affecting financial institutions. Includes the full text of significant Congressional actions, policy statements, and speeches, and a good subject index for tracing specific topics. $435.00/year

Washington Notes. *U.S. League of Savings Institutions (weekly).* A newsletter with brief articles about legislative and regulatory activity affecting the savings and loan business. Covers a variety of topics each week, including Congressional committee activities. $90.00/year

Loose-Leaf Services

Annotated Manual of Statutes and Regulations, *fourth edition, Federal Home Loan Bank Board, 1980.* Available from the U.S. Government Printing Office. Contains the statutes and regulations governing the Federal Home Loan Bank Board and Federal Home Loan Bank System. Also includes digests of the Office of the General Counsel opinions as annotations to explain application of the rules. Updated as necessary with loose-leaf inserts. $60.00

Federal Guide. *U.S. League of Savings Institutions (loose-leaf, updated monthly).* A compilation of federal laws, regulations, rulings, and court decisions affecting the operation of savings institutions and cooperative banks. Includes U.S. League commentary. $300.00

Books

Brady on Bank Checks, *by Henry J. Bailey. Warren, Gorham & Lamont, 1979 (with semiannual supplements).* A treatise on the legal aspects of bank checks, with sections on deposit, collection, payment, nonpayment, and forgery. $58.00

Equal Credit Opportunity Manual, *third edition, by Ralph C. Clontz, Jr. Warren, Gorham & Lamont, 1979.* A guide to the administration of credit application programs in compliance with the Equal Credit Opportunity Act and Regulation B. Includes sample forms and a legislative history of the Act. Supplements are published twice annually. $64.00

Federal Regulation of Banking: The Depository Institutions Act, *by David B. Jacobsohn, et al. Warren, Gorham & Lamont, 1982.* Text and analysis of major legislation intended to deregulate the financial services industries. Supplements are published to cover new legislation. $78.00

Simplified Consumer Credit Forms, *by Carl Felsenfeld and Alan Siegel. Warren, Gorham & Lamont, 1978.* A collection of model contracts and forms, written in nontechnical language, which covers most areas of consumer credit. Supplements are published annually. $44.00

Truth in Lending and Regulation Z: A Practical Compliance Manual, *by L. Joseph Salm, et al. U.S. League of Savings Institutions, 1982.* In-depth review and analysis of Regulation Z. Includes sample disclosures for residential mortgage and consumer loan transactions.

Guides to State S&L Laws. Some of the state savings and loan leagues publish annotated guides to laws affecting state-chartered associations.

Lending

Periodicals

Journal of Commercial Bank Lending. *Robert Morris Associates (monthly).* Practical articles on various aspects of commercial lending, including legal issues and lending to specific types of business. $19.50/year

Books

A Banker's Guide to Commercial Loan Analysis. *American Bankers Association, 1982.* A summary of the fundamentals of loan analysis, designed for the newcomer to commercial lending. $10.50

Construction Lending: Financing the Creation of Value and Entrepreneurship, *by Joseph Tockarshewsky. American Bankers Association, 1983.* An overview of construction lending: the anatomy of a loan, preparation for the risks of lending, legal aspects, and monitoring the overall process. $27.00

Consumer Lending Guide. *U.S. League of Savings Institutions, 1981.* A guide to the consumer lending market and to planning, establishing, and managing a consumer credit department. $25.00

Corporate Banking: A Practical Approach to Lending, *by Jay M. McDonald. American Bankers Association, 1981.* This textbook, directed to the less experienced commercial lender, discusses in detail the role of the loan officer; the lending environment; financial analysis; loan structuring, pricing, and administration; and problem loans. $33.00

Effective Loan Management. *Robert Morris Associates, 1982.* This handbook focuses on the management skills of planning, organizing, and controlling as they apply to a financial institution's lending function. $28.50

Management

Periodicals

American Banker. *American Banker (daily).* This newspaper covers economic conditions, regulatory and legislative news, and stories about developments at individual financial institutions. $360.00/year

Business Week. *McGraw-Hill (weekly).* In-depth coverage of national and international business news. Analysis of current events and economic and political conditions for their effects on the business world. Each week several industries or companies are examined in detail. $34.95/year

Federal Reserve Bulletin. *U.S. Board of Governors of the Federal Reserve System (monthly).* Articles, official announcements, and statistics from the Federal Reserve System. The "Financial and Business Statistics" section in each issue is the most comprehensive source for current U.S. banking and monetary statistics. $20.00/year

Fortune. *Time, Inc. (biweekly).* A business magazine aimed at upper management. Examines broad issues affecting business and contains major articles on individual corporations. $36.00/year

Harvard Business Review. *Graduate School of Business Administration, Harvard University (bimonthly).* Practical articles on all aspects of general management and policy, written by recognized authorities in business. $27.00/year

Management Review. *American Management Associations (monthly).* Management issues such as marketing, productivity, and budgeting are discussed with a problem-solving approach. $28.00/year

Office Administration and Automation. *Geyer-McAllister Publications (monthly).* A management trade journal that review developments in data processing, office equipment, telecommunications, financial management, and personnel. $10.00/year

Wall Street Journal. *Wall Street Journal (daily).* The essential financial newspaper that covers business and financial news, financial market statistics, stock market quotes, and other news that affects business conditions. $94.00/year

Economic Newsletters. Economic newsletters are published by the various Federal Reserve Banks and regional commercial banks. They discuss economic conditions in their respective districts or areas, as well as general economic topics.

Books

The Effective Branch Manager, *second edition, by Albert Brown, Jr. Bankers Publishing Co., 1980.* A guide to developing management skills. Covers planning, budgeting, supervision, and communication in a branch bank. $24.75

Making it in Management: A Behavioral Approach for Women Executives, by Margaret Fenn. Prentice-Hall, 1978. A guide to management concepts and leadership skills. The principles discussed are important for anyone who wants to advance in the organization. $5.95

Modern Banking Checklists, *third edition. Warren, Gorham & Lamont, 1981.* Provides management checklists for banking operations including customer services, lending regulation compliance, advertising, management, branch administration, and personnel. Loose-leaf updates. $96.00

Preparing Administrative Manuals, *by Susan Z. Diamond. American Management Associations, 1981.* A guide for the preparation of procedures, policy, training, and reference manuals from the planning through the production stages. $17.95

Savings Association Letters, *second edition. Institute of Financial Education, 1979.* Sample letters intended to serve as models for clear, concise, and legally correct correspondence. $7.00

Strategic Planning: What Every Manager Must Know, *by George A. Steiner. Free Press, 1979.* A guide to the strategic planning process from the organization stage through implementation. $17.95

Marketing

Periodicals

Bank Marketing. *Bank Marketing Association (monthly).* This is the principal journal for financial institutions marketing. It includes feature articles on marketing new services, examples of effective advertising and public relations techniques, and reviews of new books and products. $48/year

Bank Marketing Report. *Warren, Gorham & Lamont (monthly).* A concise newsletter of marketing tips, current developments, and examples of innovative marketing efforts. $66.00/year

Books

Bankers in the Selling Role: A Consultative Guide to Cross Selling Financial Services, *by Linda Richardson, John Wiley & Sons, 1981.* Teaches the use of "consultative selling," as opposed to the hard-sell approach, to individualizing sales calls, meeting customer needs, and developing long-term customer relationships. $24.95

Basics in Bank Marketing Research, *by Kelly A. Clowe. Bank Marketing Association, 1981.* A detailed analysis of the steps involved in marketing research, project design, survey methods, and data preparation. $50.00

Effective Public Relations and Communications: A Handbook for Banks. *American Bankers Association, 1982.* A practical, hands-on guide to communicating with the public, employees, customers, directors, and stockholders, with specific advice on news releases, brochures, and interviews. $49.90

Marketing for Financial Institutions. *Institute of Financial Education, 1982.* This textbook covers marketing organization and planning, research, consumer behavior, pricing, advertising, and personal selling. Includes a sample site location analysis and marketing job description. $22.50

Public Relations: A Handbook for Savings Associations. *Institute of Financial Education, 1977.* A practical handbook on public relations from the savings association perspective, with step-by-step directions for various procedures. $12.00

Operations

Periodicals

Bank Systems and Equipment. *Cralla Publications (monthly).* Practical articles on automation methods and new equipment for financial institutions. Free

Bankers Magazine. *Warren, Gorham & Lamont (bimonthly).* The oldest American banking journal, first published in 1846. Contains substantive articles on current banking topics, directed to bank management, as well as economic commentary and reviews of new books. $54.00/year

Journal of Retail Banking. *Consumer Banking Association (quarterly).* Articles on the development, marketing, and performance of retail financial services. $75.00/year

Magazine of Bank Administration. *Bank Administration Institute (monthly).* Articles on financial institution operations such as accounting, personnel, security, automation, regulation, and payments systems. $30.00/year

Books

How to Manage Financial Systems. *Financial Managers Society, 1982.* A savings executive's guide to planning, implementing, and controlling effective systems, both manual and automated, for management information and customer services. $25.00

Job Descriptions for Bank Personnel. *Bank Administration Institute, 1975.* A collection of sample job descriptions for 137 banking positions, furnished by a number of large banks. $40.00

Records Retention Guidelines. *Financial Managers Society, 1982.* A guide to the minimum length of time an association should retain its various records. Includes references to pertinent federal regulations. $5.00

Savings Accounts, *by William C. Prather. Institute of Financial Education, 1981.* This is the sixth edition of the definitive text on savings accounts. Discusses in detail their legal aspects, ownership, regulations, insurance, and administration. $22.50

Savings Association Operations, a Functional Approach. *Institute of Financial Education, 1981.* Provides a comprehensive overview of savings association operations, including the savings and lending functions, accounting, internal auditing, data processing, personnel, marketing, and management. $15.95

Teller Operations, *seventh edition. Institute of Financial Education, 1978.* For use in the orientation and training of new tellers. Discusses the nature and operation of savings associations and provides details of the operations that tellers perform. $7.00

Personnel

Periodicals

The Effective Manager. *Warren, Gorham & Lamont (monthly).* For the busy manager, capsule articles that analyze common management problems and offer practical solutions. $48/year

Personnel Journal. *Personnel Journal (monthly).* A good overview of personnel topics, with articles on recruitment, training, labor relations, compensation/benefits, and legal issues. $34/year

Supervisory Management. *American Management Associations (monthly).* Contains short articles and case studies on topics such as affirmative action, counseling, training, supervisory relations, and employee development. A useful source for new supervisors. $18/year

Books

ABA Guidebook to Salary Administration. *American Bankers Association, 1981.* Presents a thorough yet simple approach to developing a salary administration program in financial institutions with fewer than 100 employees. $30.00

Dealing with Employment Discrimination, *by Richard Peres. McGraw-Hill, 1978.* Explains, in nonlegal terms, how to maintain nondiscriminating hiring practices and work conditions, and how to deal fairly and efficiently with any discrimination complaints that arise. $29.95

Personnel Management in Banking, *by Donald B. Sumners. McGraw-Hill, 1981.* A comprehensive handbook that offers both theory and practical guidelines on preparing and communicating policy; selecting, training, and rewarding employees; and improving organizational effectiveness through employee relations. $39.95

Personnel Systems and Procedures for Financial Institutions. *SAF Systems and Forms, 1982.* A set of 10 booklets presenting a personnel system especially geared to financial institutions. The booklets are titled: (1) Introduction and Index; (2) Basic Employment Practices; (3) Training and Development; (4) Coaching and Counseling; (5) Performance Appraisal; (6) Compensation; (7) Affirmative Action Planning; (8) Personnel Records and Reports; (9) Evaluation of the Personnel System; and (10) Personnel Forms. $99.50

Real Estate and Mortgage Lending

Periodicals

Economic News Notes for the Building Industry. *National Association of Home Builders.* Includes three series of reports: the monthly "Housing Starts Bulletin," which reports actual starts in the previous month; the quarterly "Metro Forecast," which projects expected housing starts by SMSA; and the "Monthly Report," which provides analyses of factors affecting the housing industry. $90.00/year

Housing Affairs Letter. *CD Publications (weekly).* A newsletter devoted to legislative and regulatory developments that affect the housing industry. $167.00/year

Housing and Development Reporter. *Bureau of National Affairs (weekly).* A reporter and reference service covering major programs, trends, and activities in housing and community development. Includes complete texts of significant legislation, regulations, and court decisions. $480.00/year

Journal of Housing. *National Association of Housing and Redevelopment Officials (bimonthly).* Covers housing and community development issues, HUD policy, and current events. $24.00/year

Mortgage Banking. *Mortgage Bankers Association of America (monthly).* Articles on mortgage banking, housing finance, the secondary mortgage market, and urban revitalization. Each issue includes a statistical section on mortgage market trends. $25.00/year

Real Estate Review. *Warren Gorham & Lamont (quarterly).* Articles on all aspects of real estate and related subjects written by real estate, legal, and accounting experts. $44.00/year

Books

The Appraisal of Real Estate, *seventh edition. American Institute of Real Estate Appraisers, 1978.* A text on real estate appraisal, including neighborhood and site analysis, economic trends, and building costs. Intended as a guide to the preparation of formal appraisal reports. $24.00

Introduction to the Secondary Mortgage Market, *by Dall Bennewitz. U.S. League of Savings Institutions, 1980.* This primer describes the fundamentals of the secondary mortgage market, including buyer and seller roles, government agency involvement, federal regulations, and marketing strategies for savings institutions. $10.00

Modern Mortgage Law and Practice, *second edition, by Robert Kratovil and Raymond J. Werner. Prentice-Hall, 1981.* This treatise on mortgage law includes coverage of conventional mortgages, alternative mortgage instruments, the due-on-sale clause, and other topics related to real estate finance. $49.50

The Mortgage Discount Package: A Bargaining Aid, *by Thomas J. Parliment and Michael Wilson. U.S. League of Savings Institutions, 1982.* A guide for renegotiating low-rate mortgages. Shows how to use the original mortgage rate, the assumed remaining loan life, and the expected reinvestment yield to arrive at a range of renegotiation rates to offer the borrower. Includes bargaining tables with rates from 6 percent to 10 percent. $25.00

Mortgage Lending Fundamentals and Practices, *by Marshall Dennis. Reston Publishing Company, 1981.* This text explains the basic principles of real estate finance including operational, legal, and regulatory aspects. $17.00

Mortgage Loan Servicing, *fourth edition. Institute of Financial Education, 1978.* This manual shows the lender how to service a mortgage loan after it has been made. Includes chapters on VA and FHA loan servicing and the secondary mortgage market. $9.00

Real Estate, *eighth edition, by George F. Bloom, et al. John Wiley & Sons, 1982.* Introductory text covering the marketing, production, financing, and value analysis of residential and commercial real estate. $24.95

Real Estate Finance, *second edition, by William R. Beaton. Prentice-Hall, 1982.* A guide to the financial and legal aspects of residential and income property loans. $23.95

Second Mortgage Lending From A to Z. *Bankers Research, 1982.* A guide to second mortgage marketing, credit criteria, processing, delinquencies and collections, and asset/liability management for second mortgage lenders. $70.00

Reference Sources

American Heritage Dictionary of the English Language. *Houghton Mifflin, 1981.* A good choice for a medium-size, less-expensive dictionary. $19.95

The Bankers Desk Reference. *Warren, Gorham & Lamont, 1978.* This handbook provides an overview of the banking system, bank deposits, consumer credit, commercial lending, and funds management. It is supplemented by an annual yearbook, which reviews industry trends and statistics. $37.50

Banking Literature Index. *American Bankers Association (monthly).* An index to more than 170 periodicals with articles on banking trends, issues, and operations. $140.00/year

Dictionary of Banking and Finance, *by Jerry M. Rosenberg. John Wiley & Sons, 1982.* More than 10,000 terms are defined. Each definition is keyed to one of the source documents listed in the appendix. $24.95

The Elements of Style, *third edition by William Strunk, Jr., and E. B. White. Macmillan Publishing Co., 1979.* A concise guide to grammar, punctuation, and composition. $6.95

A Master Guide to Public Speaking, *by Robert L. Montgomery. Harper & Row, 1979.* A speaker's guide for formal presentations, impromptu speaking, interviews, and participation in meetings. Covers the use of visual aids and humor in speeches. $14.95

The National Directory of Addresses and Telephone Numbers. *Concord Reference Books, Inc. (annual).* A single directory for access to government agencies, corporations, associations, universities, hotels, and airlines. $19.95

Polk's World Bank Directory, *North American Edition. R. L. Polk (semiannual).* Directory of banks and branches, arranged by state and city. Includes names of officers, statements of condition, ABA Transit Numbers, and Check Routing Symbols. Front section includes banking statistics and information on various governmental financial agencies. $108.00

Rand McNally Road Atlas. *Rand McNally & Co. (annual).* Excellent all-purpose atlas of the United States and Canada. Maps for individual states include major roads, detailed inserts for large metropolitan areas, and county boundaries. Also includes city and town index. $5.95

Revised Standard Reference for Secretaries and Administrators, *by Margaret H. Thompson and J. Harold Janis. Macmillan, 1980.* A handbook for letter writing, report preparation, English usage, punctuation, and other areas of office administration. $17.95

Special Libraries: A Guide for Management, *second edition, by Janet L. Ahrensfeld, et al. Special Libraries Association, 1981.* A manager's guide to the organization, staffing, and function of a corporate library. $17.50

Statistical Abstract of the United States. *United States Government Printing Office (annual).* The standard source for social, political, and economic statistics of the United States. Also useful as a guide to other statistical publications and sources. $16.00

Sylvia Porter's New Money Book for the 80's, *by Sylvia Porter. Avon, 1981.* A guide to personal money management for the consumer. Special emphasis on housing finance, investments, credit, and insurance. $9.95

The U.S. Savings and Loan Directory. *Rand McNally and Company (annual).* Officers' names, branch locations, routing numbers, correspondent banks, holding companies, and financial data are compiled in two volumes with a geographic arrangement. Demographic and industry statistics are also included for each state and territory. $89.50

World Almanac and Book of Facts. *Newspaper Enterprise Association (annual).* A comprehensive one-volume reference source for all types of factual and statistical information. $4.95

Savings Institutions

Periodicals

Directors Digest. *U.S. League of Savings Institutions (bimonthly).* Articles on topics of interest to savings association directors, including legislative and regulatory developments, marketing, and the director's role in the institution. $8.00/year

Economic Topics for Savings and Loan Management. *U.S. League of Savings Institutions (monthly).* An economic forecasting letter written for the savings institution executive. Covers money market conditions, savings flows, and housing and mortgage trends. $30.00/year

Federal Home Loan Bank Board Journal. *U.S. Government Printing Office (monthly).* Articles on savings and home finance, as well as new developments and regulatory changes affecting the thrift industry. An appendix in each issue is the basic source for current statistics for the housing, mortgage, and thrift industries. $39.00/year

Membership Bulletin. *U.S. League of Savings Institutions (occasional).* Prepared by the League's executive officer, this bulletin reviews the economic trends, legislative activities, and general business conditions that affect savings institutions. $20.00/year

National Savings and Loan League Journal. *National Savings and Loan League (monthly).* Articles on the thrift industry and other topics of concern to savings institution management, as well as news of the National League's activities. $12.00/year

National Thrift News. *National Thrift News (weekly).* Newspaper covering current events in the thrift industry. Includes nationwide coverage of legislative, regulatory, and secondary market news. $80.00/year

Operations Alert. *U.S. League of Savings Institutions (biweekly).* A newsletter featuring practical suggestions on topics such as savings, lending, funds management, funds transfer, and service corporations. $75.00/year

Savings and Loan News. *U.S. League of Savings Institutions (monthly).* The principal savings institution industry magazine. Includes news and feature articles on developments in the industry concerning real estate finance, marketing, legislation, operations, and money markets. $18.00/year

Savings and Loan Reporter. *Mortgage Commenta Publications (weekly).* A newsletter on legislative developments including Congressional actions, Federal Home Loan Bank Board regulations, and actions of other financial regulatory agencies. Usually one topic is covered in depth each week. $165.00/year

Savings Bank Journal. *National Association of Mutual Savings Banks (NAMSB) (monthly).* News notes and articles of interest to savings bank management. Includes reports on NAMSB activities and savings bank statistics. $25.00/year

Special Management Bulletin. *U.S. League of Savings Institutions (irregular).* Prepared by U.S. League experts to explain significant changes in laws or regulations. A bulletin may contain the text of the law or regulation, suggested forms, and steps for compliance. $60.00/year

Books

The Director's Manual: An Introduction to the Savings and Loan Business, Board Functions and Responsibilities. *U.S. League of Savings Institutions, 1981.* This manual provides information about the duties, legal responsibilities, and potential liabilities of directors of savings associations. Also provides an overview of the industry's history and organization. $15.00

A Glossary of Savings Association Terminology. *Institute of Financial Education, 1976.* Concise definitions for savings, lending, accounting, and real estate terms. $4.00

Introduction to the Savings Association Business, *third edition. Institute of Financial Education, 1979.* Describes savings association business from an historical perspective, with emphasis on regulation of the industry. $9.50

Savings and Home Financing Source Book. *Federal Home Loan Bank Board (annual).* Historical statistics on savings and mortgage activity, balance sheet items, sources and uses of funds, costs of funds, and terms on conventional home mortgages. Current data for most of these series appear in the Federal Home Loan Bank Board *Journal.*

Savings and Loan Sourcebook. *U.S. League of Savings Institutions (annual).* A statistical reference book, which includes data on housing activity, savings, mortgage lending, savings institution operations, and governmental agency activity. $2.50

Significant Ratios. *U.S. League of Savings Institutions (annual).* Decile rankings for 50 significant operating ratios are calculated for institutions with more than $100 million in assets. Separate volumes are published for the nation and for each of the 12 Federal Home Loan Bank Districts. $20.00 each

Security

Books

Bank Employee's Security Handbook. *Warren, Gorham & Lamont, 1982.* A textbook for the individual bank employee, which provides guidelines and self-tests on dealing with forgery, counterfeiting, robbery, and other security situations. $27.50

Bank Protection Manual. *American Bankers Association. (looseleaf, updated as necessary with inserts).* A comprehensive review of guidelines and procedures for handling crimes against financial institutions, useful both as a training aid and for reference. Distribution is limited to financial institutions, regulatory agencies, and law enforcement agencies. $70

Bank Security Desk Reference. *Warren, Gorham & Lamont, 1981.* Intended as a single-source reference book on bank security. Covers the organization of a security department, procedures for physical, data, and personnel security; employee training; prevention of internal and external crime; and emergency planning. $42.50

Computer Security Guide for Financial Institutions. *American Bankers Association, 1978.* A brief, nontechnical guide to physical, data, and administrative security measures for EDP departments. $18.75

Emergency Preparedness and Security Measures: Guidelines, Policies and Procedures for Financial Institutions. *Bank Administration Institute, 1978.* A planning and procedural guide for financial institution managers, which covers readiness planning, threat assessment, and employee duties in times of crisis. $20.00

List of Publishers

American Bankers Association
Order Processing Department
1120 Connecticut Avenue, NW
Washington, DC 20036
(202) 467-6660

American Banker
One State Street Plaza
New York, NY 10004
(212) 943-6700

American Institute of Certified
Public Accountants
Order Department
1211 Avenue of the Americas
New York, NY 10036
(212) 575-6200

American Institute of Real Estate
Appraisers
430 North Michigan Avenue
Chicago, IL 60611
(312) 440-8171

American Management Associations
135 West 50th Street
New York, NY 10020
(212) 586-8100

Avon Books
959 8th Avenue
New York, NY 10019
(212) 262-5700

Bank Administration Institute
60 Gould Center
Rolling Meadows, IL 60008
(312) 228-6200

Bank Marketing Association
309 West Washington Street
Chicago, IL 60606
(312) 782-1442

Bankers Publishing Company
210 South Street
Boston, MA 02111
(617) 426-4495

Bankers Research
12 Avery Place
Post Office Box 431
Westport, CT 06880
(203) 227-1237

Bureau of National Affairs
1231 25th Street, NW
Washington, DC 20037
(202) 452-4402

CD Publications
100 Summit Building
8555 16th Street
Silver Springs, MD 20910
(301) 588-6380

Concord Reference Books
135 West 50th Street
New York, NY 10020
(212) 307-1491

Consumer Banking Association
1300 North 17th Street
Arlington, VA 22209
(703) 276-1750

Dow Jones-Irwin, Inc.
1818 Ridge Road
Homewood, IL 60430
(312) 798-6000

Dryden Press
901 North Elm
Hinsdale, IL 60521
(312) 325-2985

Federal Home Loan Bank Board
1700 G Street, NW
Washington, DC 20552
(202) 377-6000

Financial Managers Society
for Savings Institutions
111 East Wacker Drive
Chicago, IL 60601
(312) 644-3100

Financial Publishing Company
82 Brookline Avenue
Boston, MA 02215
(617) 262-4040

Free Press
866 Third Avenue
New York, NY 10022
(212) 935-2000

Geyer-McAllister Publications
51 Madison Avenue
New York, NY 10010
(212) 689-4411

Gralla Publications
1515 Broadway
New York, NY 10036
(212) 869-1300

Harper & Row
10 East 53rd Street
New York, NY 10022
(212) 593-7000

Harvard Business Review
Subscription Service Department
Post Office Box 3000
Woburn, MA 01888
(800) 792-5400

Houghton Mifflin Company
2 Park Street
Boston, MA 02107
(617) 725-5000

Institute of Financial Education
111 East Wacker Drive
Chicago, IL 60601
(312) 644-3100

John Wiley & Sons
One Wiley Drive
Somerset, NJ 08873
(201) 469-4400

Macmillan Publishing Company
866 Third Avenue
New York, NY 10022
(212) 935-2000

McGraw-Hill, Inc.
1221 Avenue of the Americas
New York, NY 10020
(212) 997-1221

Mortgage Bankers Association
of America
1125 15th Street, NW
Washington, DC 20005
(202) 861-6590

Mortgage Commentary Publications
Post Office Box 30240
Bethesda, MD 20814-0240
(301) 654-5580

National Association of Home Builders
15th & M Streets, NW
Washington, DC 20005
(202) 452-0200

National Association of Housing
and Redevelopment Officials
2600 Virginia Avenue, NW
Washington, DC 20037
(202) 333-2020

National Association of Mutual Savings Banks
200 Park Avenue
New York, NY 10166
(212) 973-5432

National Savings and Loan League
1101 15th Street, NW, Suite 400
Washington, DC 20005
(202) 331-0270

National Thrift News
156 East 52 Street
New York, NY 10022
(212) 944-1800

Newspaper Enterprise Association
200 Park Avenue
New York, NY 10017
(212) 557-9651

Personnel Journal
Post Office Box 2440
Costa Mesa, CA 92626
(714) 646-3931

Polk, R. L. & Company
Post Office Box 1340
Nashville, TN 37202
(615) 889-3350

Prentice-Hall, Inc.
Englewood Cliffs, NJ 07632
(201) 592-2000

Rand McNally & Company
Post Office Box 7600
Chicago, IL 60680
(312) 673-9100

Reston Publishing Company
11480 Sunset Hills Road
Reston, VA 22090
(703) 437-8900

Robert Morris Associates
1616 Philadelphia National Bank Buildir
Philadelphia, PA 19107
(215) 665-2850

SAF Systems and Forms
111 East Wacker Drive
Chicago, IL 60601
(312) 644-3100

Special Libraries Association
235 Park Avenue South
New York, NY 10003
(212) 477-9250

Time, Inc.
1271 Avenue of the Americas
New York, NY 10020
(212) 586-1212

U.S. Government Printing Office
Superintendent of Documents
Washington, DC 20402
(202) 783-3238

U.S. League of Savings Institutions
111 East Wacker Drive
Washington, DC 60601
(312) 644-3100

The Wall Street Journal
200 Burnet Road
Chicopee, MA 01021
(413) 592-7761

Warren, Gorham & Lamont, Inc.
210 South Street
Boston, MA 02111
(617) 423-2020